

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 20–23243–SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joseph J. Scarpati  
37 Bellot Road  
Ringwood, NJ 07456

Melanie Scarpati  
37 Bellot Road  
Ringwood, NJ 07456

Social Security No.:  
xxx–xx–7105

xxx–xx–5926

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on January 27, 2021.

On 6/3/2021 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Stacey L. Meisel on:

Date: July 14, 2021  
Time: 08:30 AM  
Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A,  
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: June 4, 2021  
JAN: rh

Jeanne Naughton  
Clerk

United States Bankruptcy Court  
District of New Jersey

In re:  
Joseph J. Scarpati  
Melanie Scarpati  
Debtors

Case No. 20-23243-SLM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2  
Date Rcvd: Jun 04, 2021

User: admin  
Form ID: 185

Page 1 of 3  
Total Noticed: 44

The following symbols are used throughout this certificate:

**Symbol Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Joseph J. Scarpati, Melanie Scarpati, 37 Bellot Road, Ringwood, NJ 07456-2801
519038597	+ Costco Anywhere Visa Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
519038598	+ Csc Logic/ally Bank, P.o. Box 9014, Coppell, TX 75019-9014
519071064	Emergency Physician Associates North Jersey, PC, PO Box 1123, Minneapolis, MN 55440-1123
519071061	NJ ACUTE CARE SPECIALISTS PROFESSIONAL CORP, PO Box 1123, Minneapolis, MN 55440-1123
519038603	+ NJ Doctors Urgent Care, 620 Route 23 North, Pompton Plains, NJ 07444-1486
519038607	+ Phoenix Healthcare Services, 417 12th St West, Suite 218, Bradenton, FL 34205-7850
519038608	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Englewood, CO 80111-4720
519050537	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519038615	+ Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 04 2021 21:15:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 04 2021 21:15:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519038589	+ Email/Text: backoffice@affirm.com	Jun 04 2021 21:17:00	Affirm, Inc., Attn: Bankruptcy, Po Box 720, San Francisco, CA 94104-0720
519038593	Email/Text: ally@ebn.phinsolutions.com	Jun 04 2021 21:13:00	Ally Financial, POB 130424, Saint Paul, MN 55113-0004
519038594	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 04 2021 21:11:55	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519050601	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jun 04 2021 21:11:12	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519038595	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 04 2021 21:12:03	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
519038596	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 04 2021 21:12:06	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519038599	+ Email/Text: electronicbkydocs@nelnet.net	Jun 04 2021 21:16:00	Department of Education/582/Nelnet, Attn: Bankruptcy, Po Box 82561, Lincoln, NE 68501-2561
519043434	Email/Text: mrdiscen@discover.com	Jun 04 2021 21:14:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519038601	+ Email/Text: mrdiscen@discover.com	Jun 04 2021 21:14:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519229524	Email/Text: sbse.cio.bnc.mail@irs.gov		

District/off: 0312-2  
Date Rcvd: Jun 04, 2021

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Form ID: 185

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Total Noticed: 44

519100214	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 04 2021 21:14:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
519038602	+ Email/Text: PBNCNotifications@perituservices.com	Jun 04 2021 21:16:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
519044211	Email/PDF: resurgentbknofications@resurgent.com	Jun 04 2021 21:14:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519042170	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 04 2021 21:11:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519038606	Email/Text: bkrgeneric@penfed.org	Jun 04 2021 21:15:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519109058	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 04 2021 21:13:00	Pentagon Federal Credit Union, Attn: Bankruptcy, Po Box 1432, Alexandria, VA 22313
519107097	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 04 2021 21:11:00	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
519108987	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 04 2021 21:11:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
519109993	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 04 2021 21:12:06	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
519109995	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 04 2021 21:12:06	Portfolio Recovery Associates, LLC, c/o Qcard, POB 41067, Norfolk VA 23541
519187317	Email/Text: bnc-quantum@quantum3group.com	Jun 04 2021 21:12:06	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
519227793	+ Email/Text: bnc-quantum@quantum3group.com	Jun 04 2021 21:15:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
519046237	Email/Text: bnc-quantum@quantum3group.com	Jun 04 2021 21:15:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Sadino Funding LLC 98083-0788
519038609	+ Email/PDF: gecsed@recoverycorp.com	Jun 04 2021 21:15:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
519108411	+ Email/PDF: gecsed@recoverycorp.com	Jun 04 2021 21:11:44	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519039791	+ Email/PDF: gecsed@recoverycorp.com	Jun 04 2021 21:10:39	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519038611	+ Email/PDF: gecsed@recoverycorp.com	Jun 04 2021 21:10:39	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519038610	+ Email/PDF: gecsed@recoverycorp.com	Jun 04 2021 21:10:39	Synchrony Bank/Amazon, 170 Election Road, Ste. 125, Draper, UT 84020-6425
519038612	+ Email/PDF: gecsed@recoverycorp.com	Jun 04 2021 21:11:44	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519038613	+ Email/PDF: gecsed@recoverycorp.com	Jun 04 2021 21:11:44	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519038614	+ Email/PDF: gecsed@recoverycorp.com	Jun 04 2021 21:11:44	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519046633	+ Email/Text: electronicbkydocs@nelnet.net	Jun 04 2021 21:11:44	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
		Jun 04 2021 21:16:00	U.S. Department of Education c/o Nelnet, 121 S 13th St, Suite 201, Lincoln, NE 68508-1911

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519038604		Pentagon Federal Cr Un
519038605		Pentagon Federal Cr Un
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519038590	*+	Affirm, Inc., Attn: Bankruptcy, Po Box 720, San Francisco, CA 94104-0720
519038591	*+	Affirm, Inc., Attn: Bankruptcy, Po Box 720, San Francisco, CA 94104-0720
519038592	*+	Affirm, Inc., Attn: Bankruptcy, Po Box 720, San Francisco, CA 94104-0720
519038600	*+	Department of Education/582/Nelnet, Attn: Bankruptcy, Po Box 82561, Lincoln, NE 68501-2561
519227792	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
519187318	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 2 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2021 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Debtor Joseph J. Scarpati dstevens@scura.com ecfbkfilings@scuramealey.com;mduran@scura.com;vmajano@scura.com;vmajano@scura.com;rshah@scura.com;stevens.davidl.r93878@notify.bestcase.com;apasku@scura.com;jromero@scura.com;sduarte@scura.com
David L. Stevens	on behalf of Joint Debtor Melanie Scarpati dstevens@scura.com ecfbkfilings@scuramealey.com;mduran@scura.com;vmajano@scura.com;vmajano@scura.com;rshah@scura.com;stevens.davidl.r93878@notify.bestcase.com;apasku@scura.com;jromero@scura.com;sduarte@scura.com
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5